

REMARKS

Claims 1-33 are subject to restriction requirement. Claims 34-42 are new claims. Accordingly, claims 1-42 are at issue.

Regarding the restriction requirement, the Examiner has identified two distinct inventions, Invention I (claims 1-11) and Invention II (claims 12-33). Applicant elects to proceed with Invention I (claims 1-11) without traverse.

Invention I is stated as having been drawn to a service provider for administering a plurality of accounts for a client. New claims 34-42 are believed to provide additional coverage of the inventive service provider for administering a plurality of accounts for a client, and as such are believed to be properly considered along with elected claims 1-11. Accordingly, entry of new claims 34-42 is respectfully requested.

If the Examiner finds that there are outstanding issues which may readily be resolved by telephone interview, he is invited to contact the undersigned at the below listed number.

Respectfully submitted,

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Group No.: 2164

Serial No.: 09/372,365

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Examiner: N. Nguyen

For: SYSTEM AND METHODS FOR  
SERVICING ELECTRONIC  
TRANSACTIONS

CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Box Amendment-Fee, Commissioner for Patents, Washington, DC 20231, on this date:

5/14/2001

Date

Registration No.: 39,724

Attorney for Applicant(s)

AMENDED CLAIMS PURSUANT TO 35 C.F.R. §1.121(C)(1)(ii)

Box Amendment-Fee  
Commissioner For Patents  
Washington, D.C. 20231

Sir:

Pursuant to 35 C.F.R. §1.121(C)(1)(ii), the following claims correspond to the claims amended by the concurrently submitted amendment for the above referenced application. The claims are marked to show the changes relative to the previous versions of the claims.

34. (New) A method for administering a plurality of accounts for a client in a transaction service provider, comprising:

- a) registering the client with the transaction service provider;
- b) collecting and storing personal information from the client in a database of client information;
- c) registering a plurality of accounts corresponding to a plurality of service institutions and related to the client;
- d) creating a database of client information including personal information, account information, and transactional information;
- e) storing account information for a plurality of service institutions in the database of client information; and
- f) providing a data connection for use by the client.

35. (New) The method of claim 34, further comprising the steps of:
- a) archiving a password corresponding to the client; and
  - b) archiving personal information previously stored on an electronic transaction device in the database of client information.

36. (New) The method of claim 34, wherein the step of registering a plurality of accounts corresponding to a plurality of service institutions further comprises the steps of:

- a) storing account information in the database of client information;
- b) storing transactional information; and
- c) reconciling transactional information received from the client with transactional information received from the plurality of service institutions.

37. (New) The method of claim 34, further comprising the steps of providing access to a database of client information to the client and analyzing transactional information in the database of client information for a plurality of accounts.

38. (New) The method of claim 34, further comprising the steps of:
- a) designating a portion of the client database non-confidential;
  - b) analyzing the portion of the client database designated as non-confidential for preferences and patterns; and
  - c) providing analyzed transactional information to a plurality of vendors.

39. (New) The method of claim 34, further comprising the step of providing promotional information to the client via the data connection.



40. (New) The method of claim 39, wherein the step of providing promotional information further comprises assembling promotional information from a plurality of vendors.

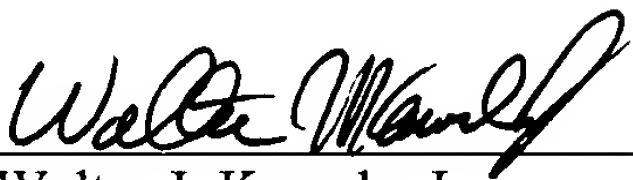
41. (New) A transaction service provider system for administering a plurality of accounts for a client, comprising:

- a) a storage medium configured to store database of client information, including personal information, account information, and transactional information associated with a client;
- b) a network port configured to communicate with a plurality of electronic transaction devices and with a plurality of service institutions; and
- c) a processor, configured to:
  - 1) receive transactional information from an electronic transaction device associated with the client via the network port;
  - 2) store transactional information received from the electronic transaction device associated with the client in the database of client information;
  - 3) receive transactional information associated with the client from the plurality of service institutions via the network port; and
  - 4) store the transactional information received from the plurality of service institutions in the database of client information.

42. (New) The system of claim 41, wherein the processor of the transaction service provider is further configured to reconcile transactional information received from a electronic transaction device with transactional information received from the plurality of service institutions.

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